

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kerry Leroy Vincent
Debtor

Case No. 17-03534-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 27

Date Rcvd: Nov 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2017.

db
4961705 #+Kerry Leroy Vincent, 337 Bonny Brook Road, Carlisle, PA 17015-9290
4961706 +AES, P.O. Box 61047, Harrisburg, PA 17106-1047
4961707 +AES/PHEAA, P.O. Box 61047, Harrisburg, PA 17106-1047
4961711 +Casey Williams, D.M.D., P.O. Box 87, Boiling Springs, PA 17007-0087
4961713 +FedLoan Servicing, P.O. Box 60610, Harrisburg, PA 17106-0610
4961714 +Geisinger Health Plan, P.O. Box 827502, Philadelphia, PA 19182-7502
4961715 +Geisinger/ Holy Spirit, 100 N. Academy Ave., Danville, PA 17822-9800
4961716 +Gina Vincent, 41 Brian Drive, Carlisle, PA 17015-4326
4961717 +Health Network Laboratories, 794 Roble Road, Allentown, PA 18109-9110
4961718 +Holy Spirit Medical Group, 100 N. Academy Ave., Danville, PA 17822-9800
4961719 +Home Depot Credit Services, P.O. Box 790328, Saint Louis, MO 63179-0328
4961720 +KML Law Group, P.C., Ste 5000-BNY Mellon Indep. Ctr, 701 Market Street,
Philadelphia, PA 19106-1538
4961721 Penn Credit Corp., P.O. Box 988, Harrisburg, PA 17108-0988
4961722 Santander Bank NA, Mail Code 10-421-CN2, P.O. Box 12646, Reading, PA 19612-2646
4961724 +Sheffield Financial LLC/BBT, P.O. Box 1704, Clemmons, NC 27012-1704
4961725 +Sprint, P.O. Box 629023, El Dorado Hills, CA 95762-9023
4961727 +US Dept. of Veterans Affairs, Regional Office, Houston RLC, 6900 Alemnda Road,
Houston, TX 77030-4200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4961708 +EDI: GMACFS.COM Nov 29 2017 19:03:00 Ally Financial, P.O. Box 380901,
Bloomington, MN 55438-0901
4961709 +EDI: TSYS2.COM Nov 29 2017 19:03:00 Barclaycard, P.O. Box 8833,
Wilmington, DE 19899-8833
4961710 +EDI: TSYS2.COM Nov 29 2017 19:03:00 Barclays Bank Delaware, 125 S. West St.,
Wilmington, DE 19801-5014
4961712 +EDI: CHASE.COM Nov 29 2017 19:03:00 Chase/Amazon, P.O. Box 15298,
Wilmington, DE 19850-5298
4962046 +EDI: PRA.COM Nov 29 2017 19:03:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4961723 +EDI: SEARS.COM Nov 29 2017 19:03:00 Sears/CBNA, P.O. Box 6282,
Sioux Falls, SD 57117-6282
4961726 +EDI: RMSC.COM Nov 29 2017 19:03:00 Synchrony Bank/JC Penney, Attn: Bankruptcy Dept.,
P.O. Box 965060, Orlando, FL 32896-5060
4961728 EDI: VAND.COM Nov 29 2017 19:03:00 Vanderbilt Mortgage & Finance, Inc., 500 Alcoa Trail,
Maryville, TN 37804
4961729 +EDI: WFFC.COM Nov 29 2017 19:03:00 Wells Fargo Fin'l Nat'l Bank, Attn: Bankruptcy Dept.,
800 Walnut Street, Des Moines, IA 50309-3891

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor VANDERBILT MORTGAGE AND FINANCE INC.
bkgroup@kmlawgroup.com
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com
Philip Charles Briganti on behalf of Debtor 1 Kerry Leroy Vincent pbriganti@pa.net
Thomas I Puleo on behalf of Creditor VANDERBILT MORTGAGE AND FINANCE INC.
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Kerry Leroy Vincent**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6929**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

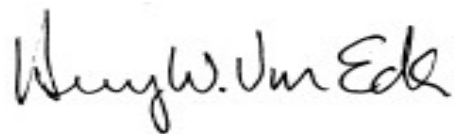
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-03534-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kerry Leroy Vincent

**By the
court:**Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

November 29, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.